

Figure 1

100 \Rightarrow Typical Internet Network Configuration

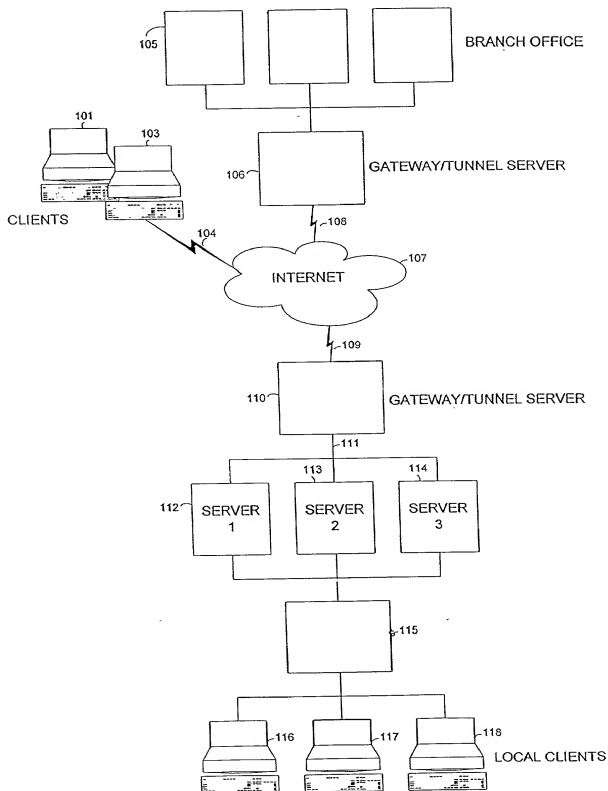


Figure 2

200 Typical General Purpose Computer/

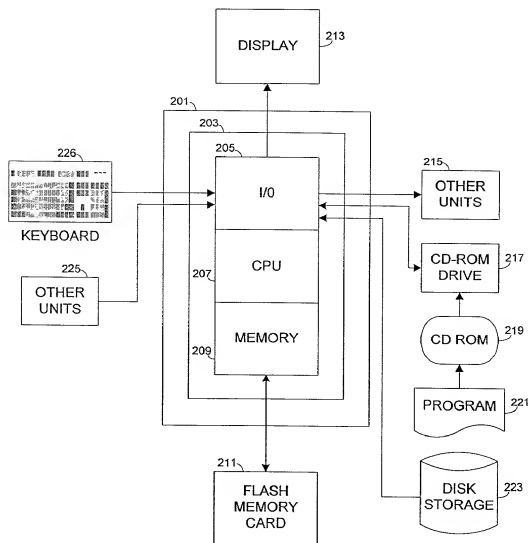


Figure 3

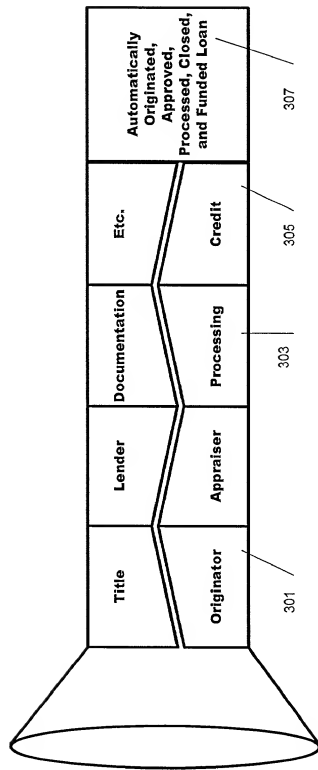


Figure 4A

400

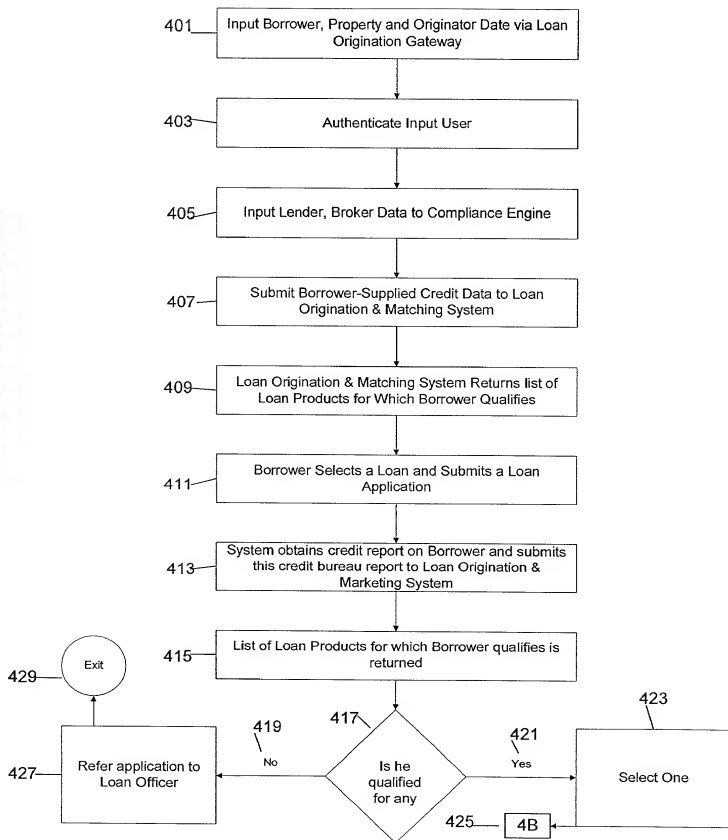
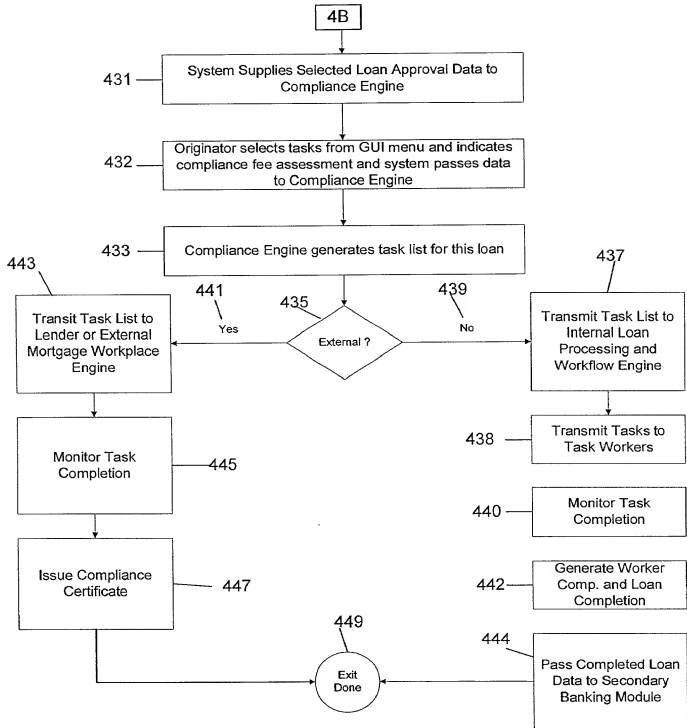


Figure 4B



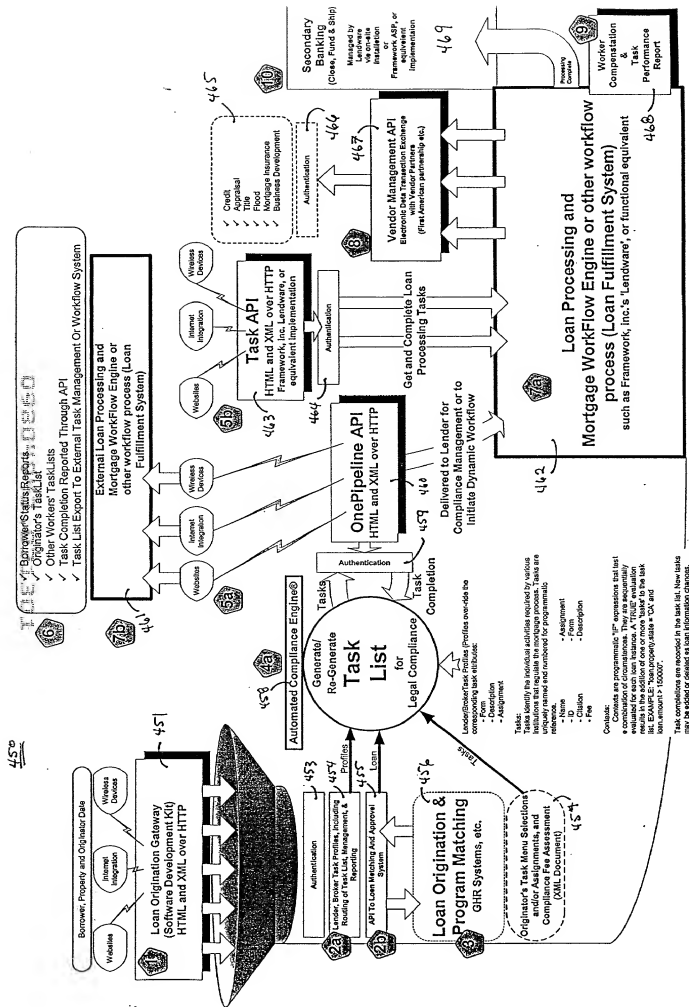


Figure 4C



Figure 4D

Figure 6

onpipeline.com Process Map & Workflow Definition: New Loan

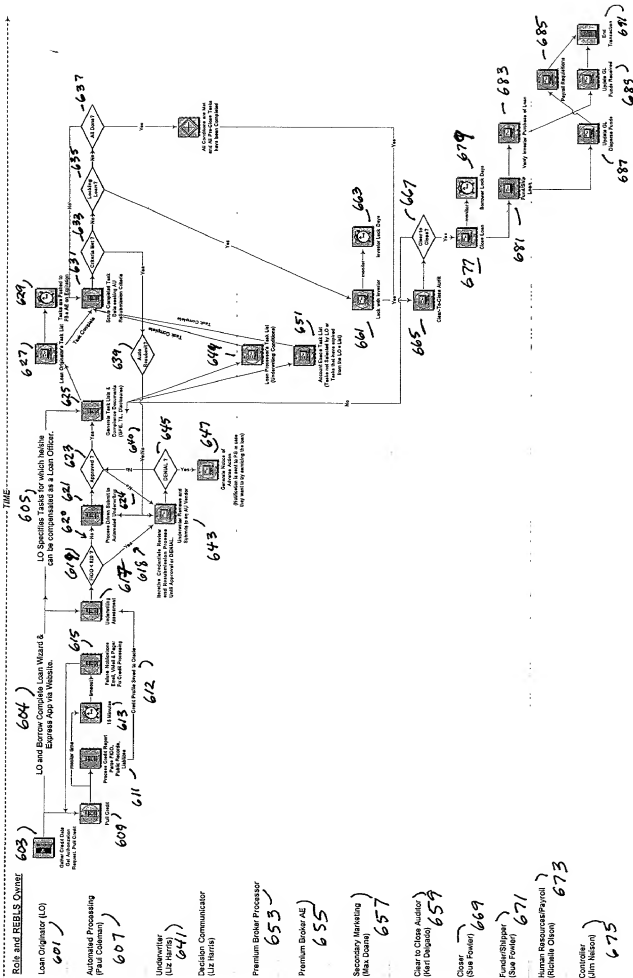



Figure 7

Need to ask a question?	Click here for help. <div data-bbox="752 311 952 339">Member Login</div>
---	---

"The OnePipeline.com system is simple, fast and profitable."



Instructions: Welcome to the OnePipeline Loan Origination System. Please sign in.

New Users

[Sign Up Now](#)

Members

User Name

Password

[I Forgot My Password.](#)

[Return to HomePage](#)

Figure 8


Need to ask a question?	Click here for help.	Main Menu
 <p data-bbox="134 375 248 414">"We created a better way to originate a loan."</p>	<i>Welcome Joe Realtor</i>	
	Enter the Loan Origination System	
	Start a Loan Task List Check Loan Status	
	Get More Info Tools and Resources OnePipeline University Benefits Marketing Support Tools	
	Modify My Account Log Out	
Return to HomePage		

Figure 9

Loan Product Shopper - Netscape

Loan Product Finder

I am interested in:

How will the property be used?

What is the property type?

How long do you plan to keep this property?

Property State:

Estimated Property Value:

If **Purchase or Cash out**, what percentage of the home value do you wish to borrow? (e.g. 80, 95, etc)

If **Refinance**, balance owed on mortgage(s):

Would you prefer Current Market Rate (7.675%) or would you prefer to buy down the rate with discount points?

What is your estimated combined monthly income?

What are your estimated combined monthly debts?

Purchasing a Property

Primary Residence

Single Family

1 - 5 years

AL

100000

80%

80000

☒ current market rate
☐ buy down with points

3000

250

Figure 10

Affordability Analysis Tool - Netscape

Affordability Calculator

Affordability Information

Debt/Income Ratio to use. %

Today's Interest Rate %

Cash Available for Down Payment

Borrower Gross Income

Co-Borrower Gross Income

Other Income

Total Automobile Payments

Total Revolving Accounts Payments

Other Monthly Payments

Property Taxes (/Yr)

Homeowner's Insurance (/Yr)

Instructions

Complete the information below to find out how much home can be afforded. No comma please.

[Calculate](#) [Close Window](#)

Figure 11

DotPipeline.com 5 Step Rapid Response System - Netscape

Need to ask a question?	Click here for help.	Loan Origination Process Overview
-------------------------	----------------------	--

Instructions: As a part of compliance, the loan originator is required to review and discuss the entire loan origination process with the borrower. To do so, simply click through the five-steps below. You will be asked to confirm that you have reviewed the process with your borrower.

1

Loan Shopper

Getting started

2

Express Application

Apply for your loan

3

Auto Underwriting

Loan Decision

4

FastTrak Processing

Loan Approved

5

Final Approval

Time to close your loan

Step 1: Loan Shopper

Getting PreQualified

- Complete the Loan Shopper with your borrower. Providing this information will determine the:
 - Best loan program for your borrower
 - Lender that has the right loan program and the best rate
 - Loan amount your borrower will qualify for
- Select your preferred lender or the best rate of the day.

Cancel

Next



Figure 12

Loan Shopper

Step 1 - Loan Shopper | Step 2 - eXpress App | Step 3 - Auto Underwriting | Step 4 - FastTrak Processing | Step 5 - Final Approval

Personalize My Loan | My Property Info | My Collateral Assessment | My Financial Info | Loan Reference | Loan Products

Loan Number: 937266

Loan Originator: Joe Realtor

Instructions: Choosing a lender is a very important part of the OnePipeline.com loan origination process. Carefully review the lenders and rates listed below. You can choose between the Best Rate of the Day or choose a Lender from the Preferred Lender List. Today's 30-year fixed rates are shown below for comparison purposes.

Before clicking the 'next' button, please print out this page and have your borrower sign the page indicating which lender they wish to use.

☒ Best Rate ☐ Select Lender

Today's 30-year Fixed Rates:

last updated at: 02/07/2000 10:06:58 AM

OnePipeline.com	8.250%	.000	8.389%	Chase	8.250%	.250	8.422%
Citicorp	8.250%	.125	8.402%	Colonial	8.250%	.125	8.402%
Countrywide	8.250%	.500	8.442%	First Union	8.250%	.625	8.455%
Flagstar	8.250%	.500	8.442%	Fleet	8.250%	.375	8.429%
GE	8.250%	.125	8.402%	HSBC	8.250%	.875	8.462%
National City	8.250%	.250	8.415%	Norwest	8.250%	.125	8.402%
PNC	8.250%	.375	8.429%	Provident	8.250%	.250	8.415%
RBMG	8.250%	.375	8.429%				

Choose a lender

Cancel

Next

All materials herein are copyrighted. It is intended only for private use by a select few of our employees and only available for a limited, experimental application.

Figure 13

OnePipeline.com - Loan Shopper - Netscape

Need to ask a question? [Click here for help.](#)

Personalize My Loan

Shopping for a mortgage has never been so convenient.

Instructions: Please answer a few questions on the following pages and we will find a loan that best fits your requirements and situation. The highlighted fields (**) are required.

Please enter the primary borrower's name

First Name: Last Name:

How many borrowers will be part of this loan? - **

What is the purpose of this loan?

Purchase **

Figure 14

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millennium Star Network, Inc.

Need to ask a question? Click here for help.

Property Information

Property Information Lender Consultation Self-Assessment Financial Information Loan Prefs Results

Loan Shopper

Page 1 of 5

Instructions: Complete the following information about the property you intend to buy. The highlighted fields (**) are required. Enter numbers without commas. (100000 not 100,000).

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schruk
Total Borrowers: 1 Loan Purpose: Purchase

Approximate price of home (if refinance, enter market value of home)
\$ 15000 **

Subject property address (leave blank if not known)
1234 Any Street

Subject property city
Any Towne

Subject property State and Zip
AK

Number of units
1

Occupancy Type
Owner Occupied **

Property Type
Single Family Detached **

Building Status
Existing

If a condo or PUD - what are estimated HOA fees/month?
\$ 0 **

Cancel

Go Forward

Figure 15

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millennium Star Network, Inc.

Need to ask a question? [Click here for help.](#)

Self-Assessment **Loan Shopper**

Property Information Lender Consultation **Self-Assessment** Financial Information Loan Profile Results

Instructions: You are required to answer all questions on this page to assess your credit situation. If any of the questions are answered 'yes' you may want to go to the [Credit Repair Kit](#).

Page 3 of 5

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

Have you declared bankruptcy in the last 7 years?
☐ yes ☐ no
 if so what kind of bankruptcy was filed?

if yes, what year and month was the bankruptcy filed?
 Year: Month:

was bankruptcy due to financial mismanagement?
☐ yes ☐ no

Have you had a home foreclosed or given a deed in lieu in the last 7 years?
☐ yes ☐ no

if yes, what year?
 Year: Month:

Do you have any outstanding liens or judgements?
☐ yes ☐ no

How many times have you been past due on any mortgage in the last 24 months?

How many times have you been past due on any other debt in the last 24 months?

How many times have you been past due on any mortgage in the last 12 months?

How many times have you been past due on any other debt in the last 12 months?

How long do you expect to be in the home?

Citizenship Status

Go Back **Go Forward**



"Just a few more questions and we're ready to apply for the loan."

Cancel

Figure 16

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer, provided by Multiannual star Network, Inc.

Need to ask a question? Click here for help.

Financial Information

Property Information Lender Consultation Self Assessment Financial Information Loan Profile Results

Loan Shopper

"First, let's run through the numbers."

Instructions: Getting accurate information regarding your financial situation is very important. The calculators below are to insure that all the correct data is considered. **Using the calculators is required. You will not be able to insert information directly into the blank below.**

Page 4 of 5

Loan number: 120776 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

Current Housing Expenses & Real Estate Owned
\$ 0 **

Income - Combined Total **Income type**
\$ 0 ** Standard **

Debt - Combined Total
\$ 0 **

Asset - Combined Total **Asset type**
\$ 0 ** Standard **

Cancel

Go Back Go Forward

Figure 17

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millennium Star Network, Inc.

Need to ask question? [Click here for help.](#)

Loan Preferences **Loan Shopper**

Property Information Lender Consultation Self-Assessment Financial Information Loan Profile Results

Instructions: The amortization selected determines the monthly payment (whether it will be the same from month to month, or change periodically). It will also determine the interest rates available. You may return to this page and select other options to compare loan results.

Loan number: 120776 Loan Originator: Joe Reallor Borrower: Frank Schmutz
Total Borrowers: 1 Loan Purpose: Purchase

Amortization (choose all that apply) **
We recommend you start with Fixed Products if you expect to live in your home for more than five years
☒ Fixed ☐ ARM ☐ Balloon ☐ All

Rate vs. Points **
Points (also called discount points) are fees (1% of the loan amount) paid up-front to the lender to lower the interest rate (e.g. two points on a \$100,000 loan would cost \$2,000). A rule of thumb is one point will decrease the interest rate by .25%
☒ Prefer lowest available interest rate without paying points
☐ Prefer to lower the rate by paying points

Points you are willing to pay.

What Percentage of the home value do you wish to borrow?
 % ** (This value is calculated based on your total assets and the purchase price of the home)

What's the estimated close date for this loan?
 **

[Go Back](#) [Go Forward](#)

Figure 18

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by: Millennium Star Network, Inc.

Need to ask question? Click here for help.

Loan Products Loan Shopper

Property Information Lender Consultation Self-Assessment Financial Information Loan Profs Results

Instructions: The following are the loan programs that fit the criteria you entered on the previous pages. Please click on the loan program title that best meets your needs.

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmutk
Total Borrowers: 1 Loan Purpose: Purchase

Loan Product	Rate	Points	APR	Monthly Payment	Down Payment	Loan Amount
<u>15 Year Fixed Rate, Expanded Credit, Full Documentation</u>						
	8.625%	-0.750	10.137%	\$137.00	\$1,500.00	\$13,500.00
<u>Sub-Prime, 15 Year Fixed Rate, Full Documentation</u>						
	11.300%	0.000	12.721%	\$156.00	\$1,500.00	\$13,500.00
<u>15 Year Fixed Rate, 103% LTV</u>						
	14.000%	0.000	15.218%	\$190.00	\$1,500.00	\$13,500.00
<u>3% Down, 30 Year Fixed Rate</u>						
	8.875%	1.875	10.496%	\$113.00	\$1,500.00	\$13,500.00
<u>3% Down, 30 Year Fixed Rate</u>						
	8.875%	1.875	10.496%	\$113.00	\$1,500.00	\$13,500.00
<u>30 Year Fixed Rate, Expanded Credit, Full Documentation</u>						
	8.625%	-0.750	9.902%	\$111.00	\$1,500.00	\$13,500.00
<u>30 Year Fixed Rate, Expanded Credit, Full Documentation - Jumbo</u>						
	8.750%	-0.125	10.113%	\$112.00	\$1,500.00	\$13,500.00
<u>30 Year Fixed Rate, 103% LTV</u>						
	9.000%	-0.500	9.627%	\$120.00	\$1,500.00	\$13,500.00

Cancel

Go Back

Figure 19

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millennium Star Networks, Inc.

[Need to ask question?](#) [Click here for help.](#) **Estimated Costs** **Loan Shopper**

[Property Information](#) [Lender Consultation](#) [Self Assessment](#) [Financial Information](#) [Loan Profile](#) [Results](#)

Instructions: Here is an overview of the loan product and an estimate of costs. Click the 'apply' button to apply for this loan.

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmutz
Total Borrowers: 1 Loan Purpose: Purchase

Loan Program Selected:
15 Year Fixed Rate, Expanded Credit, Full Documentation

TERMS	PAYMENT
Loan Amount: \$13,500.00	Principal & Interest: \$134.00
Down Payment: \$1,500.00	Taxes & Insurance: \$17.00
Rate: 8.625%	Mortgage Ins: \$3.00
Points: -0.750	Total Monthly Payment: \$154.25

[Cancel](#)

TOTAL ESTIMATED CLOSING COSTS

Origination Fee (HUD #801)	\$135.00
Points Paid/Discount	(\$101.25)
Appraisal Fee (HUD #803)	\$350.00
Underwriting Fee (HUD #812)	\$395.00
Administration Fee (HUD #815)	\$595.00
Settlement or Closing Fee (HUD #1101)	\$200.00
Title Insurance (HUD #1108)	\$250.00
Recording/Filing Fees (HUD #1201)	\$36.00
Survey (HUD #1301)	\$250.00
Per diem interest (HUD #901) 15 days @ \$3.19	\$47.85
Total:	\$2,157.60

[Go Back](#) [Apply](#)

Figure 20

OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millennial Star Network, Inc.

Need to ask a question?	Click here for help.	Step 1 Completion					Loan Shopper
		Property Information	Lender Consultation	Self-Assessment	Financial Information	Loan Preferences	Results

"Doesn't it feel good to have more control of the loan process?"

Loan number: 120775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
 Total Borrowers: 1 Loan Purpose: Purchase

You've completed Step 1 of our 5 step process.

As part of the program requirements, you have:

- explained the loan process,
- reviewed lenders,
- helped your borrowers make a decision,
- consulted on income and debt information,
- completed the prequalification process.

Based on the information and preferences you have selected a loan that best meets your borrowers criteria. Go on to Step 2, complete the eXpress Application and submit the loan for underwriting. Step 2 - eXpress Application gives you a pre-approval that will be reviewed by underwriting.

Selected loan product from Step 1 - Loan Shopper:

15 Year Fixed Rate, Expanded Credit, Full Documentation

Figure 21

https://onesystem.onepipeline.com/LQS.nsf/all/2-44FE7A4D68A08DA6725693E0062FFD?EditDocument - Microsoft Internet Explorer p

Need to ask a question?

Click here for help.

Disclosures


Disclosures: [Get Started](#) [Loan](#) [Property](#) [Borrower](#) [Financial](#) [Declarations](#) [Approved Products](#) [Origination Request](#) [Results](#)

eXpress Application

Page 1 of 9

Instructions: You are required to have the 'Authorization to Verify Information' and 'Business Disclosure Statement' forms signed in order to proceed. Original or facsimile of these forms must be received by OnePipeline.com before underwriting can be done. Please acknowledge you have completed this task by pressing the "GO FORWARD" button at the bottom of the page.

Remember, you can always click the links above for help.




Save

Delete

Loan number: 129775	Loan Originator: Joe Realtor	Borrower: Frank Schruk
Total Borrowers: 1	Loan Purpose: Purchase	

If you don't have hardcopy versions of these forms available, please download this one file to your computer and print them using Adobe Acrobat Reader. [Click here for your free copy of Adobe Acrobat Reader](#)

 Disclosures.pdf

Has your borrower signed the Authorization and Disclosure forms?

By clicking "Go Forward" you acknowledge you have completed this important program requirement and are ready to complete the eXpress Application. After you submit the loan, please fax these forms to OnePipeline.com toll-free 1-877-695-6900.


Go Forward 

Figure 22

https://onesystem.anepipeline.com/LGS.nsf/0/244fe7a4d69a1bbaf724663e0062fffd?EditDocument&Seq=1 - Microsoft Internet Explorer

Need to ask a question? Click here for help.

Getting Started eXpress Application

Disclosures Get Started Loan Property Borrower Financial Declarations Approved Products Origination Request Results

"Okay, Let's get going and apply for the loan."



Save

Delete

Instructions: Please enter or confirm the following information for the Primary Borrower. The information that you provide on the following few pages will be used to pull your credit report. All fields on all pages are required.

Page 2 of 9

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

Primary Borrower

First Name **

Last Name **

Middle Initial

Age **

Social Security **

Marital Status ☐ Married ☒ Single **

Married to (which co-borrower) **

Number of Dependents **

Ages of Dependents (separate with commas) **

Go Back

Go Forward

Figure 23

https://onesystem.crespipeline.com/LDS.nsf/0/4b9a0f4e8a57ab3b8725593e0003671?EditDocument&Seq=3 - Mozilla Internet Explorer

Need to ask a question? Click here for help.

Getting Started eXpress Application

Disclosures Get Started Loan Property Borrower Financial Declarations Approved Products Origination Request Results

"Okay. Let's get going and apply for the loan."

Instructions: Please enter or confirm the following information concerning the Primary Borrower's current residence.

Page
3 of 9

Loan number: 120775 Loan Originator: Joe Realer Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase



Frank Schmuk

Current Street Address **

Current City **

Current State, Zip **

Own/Rent ☒ Own ☐ Rent **

Length of time at this address Years ** Months **

If less than 2 years complete the following information

Previous address 1 (include city, state, zip)

Own/Rent ☒ Own ☐ Rent

Length of time at this address Years Months

Previous address 2 (include city, state, zip)

Own/Rent ☒ Own ☐ Rent

Length of time at this address Years Months

[Go Back](#)

[Go Forward](#)

[Save](#)

[Delete](#)

Figure 24

https://onesystem.onepipeline.com/LOS.nsf/.../489A9F4F8AA7ABD6B725693E005957E4?EditDocument Microsoft Internet Explorer

Need to ask a question?	Click here for help.	Loan Information	Express Application
Disclosures Get Started Loan Property Borrower Financial Declarations Approved Products Origination Request Results			

"By making the process simple, we made it easy."



Save

Delete

Instructions: Please complete the following information concerning the specifics of the loan. You must enter a down payment amount or the percentage of the property price available for down payment.

Page 4 of 9

Loan number: 129775	Loan Originator: Joe Realtor	Borrower: Frank Schruk
Total Borrowers: 1	Loan Purpose: Purchase	

Estimated Property Value \$ **

Purchase Price of Property \$ **

My down payment will be \$ **

or this percentage of the property price % **

Loan Amount Requested \$ **

Has a purchase agreement been accepted? ☒ Yes ☐ No

if yes when does it expire?

Go Back

Go Forward

Figure 25

https://enesystem-oneonline.com/103.nsf/0/4b9a1c6fe8aa7a5db872559e00636714?EditDocument&Seq=1&Misc=10Interact&Ex

Need to ask question? [Click here for help.](#)

Property Information **eXpress Application**

[Disclosures](#) [Get Started](#) [Loan](#) [Property](#) [Borrower](#) [Financial](#) [Declarations](#) [Approved Products](#) [Origination Request](#) [Results](#)

"In just a minute we'll be ready to submit the application."

Instructions: Please enter or confirm the information regarding the subject property. Change or complete as required.

Page **5 of 9**

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schruk
Total Borrowers: 1 Loan Purpose: Purchase

What state are you buying the property in?

Subject property address (leave blank if not known)

Subject property city

Subject property zip

Number of units

Occupancy Type

How long do you expect to be in the home?

Property Type

Building Status

If a condo or PUD - what are estimated HOA fees/month?

\$



Need to ask
a question?

Click here
for help.

Borrower Information

eXpress Application

Disclosures Get Started Loan Property Borrower Financial Declarations Approved Products Origination Request Results

"Now real estate
agents can do
more for their
clients."



Instructions: Please complete the following information concerning the Primary Borrower's employment history. Previous employment is required if current employment is less than two years. All fields are required.

Page
6 of 9

Loan number: 120775 Loan Originator: Joe Realtor Borrower: Frank Schmutz
Total Borrowers: 1 Loan Purpose: Purchase

Standard Employee ☐

If self-employed, what % of business do you own?

Home Phone

Work Phone

Email Address

Yrs School

Employer

Employer Phone Number

Employer Address, City, State, Zip

Position

Type of Work

How Long?

Yrs. Mos.

Years in Profession

Yrs. Mos.

Previous Employer including Address, City, etc (if less than 2 years)

Figure 26

d

Figure 27

https://onesystem.onepipeline.com/1DS.nsf/0/1b9ab64e8aa7abdb9725693e20636714?EditDocument&Seq=1 - Microsoft Internet Exp

Need to ask a question? Click here for help.

Financial Information **eXpress Application**

Disclosures Get Started Loan Property Borrower Financial Declarations Approved Products Origination Request Results

"Need to make a change? Just click the calculator."

Instructions: Please review and complete/confirm the following information concerning all of the borrowers' financial data. If you need to change the information, click on the calculator buttons for the worksheets.

Page
7 of 9

Loan number: 120775 Loan Originator: Joe Realtor Borrower: Frank Schruk
Total Borrowers: 1 Loan Purpose: Purchase

Current Housing Expenses & Real Estate Owned

\$ **

Income - Combined Total

Income type

\$ **

**

Debt - Combined Total

\$ **

Asset - Combined Total

Asset type

\$ **

**

Go Back

Go Forward



Save

Delete

Need to ask a question? [Click here for help.](#)

Declarations **eXpress Application**
 Disclosures Get Started Loan Property Borrower Finance Declarations Approved Products Origination Request Results

"Now a few simple questions to finalize the application."

Instructions: Please answer ALL of these questions. If you answer 'yes' to any questions "a" through "i", please explain in the field below.



Loan number: 120775	Loan Originator: Joe Realtor	Borrower: Frank Schmk
Total Borrowers: 1	Loan Purpose: Purchase	

Save

Delete

- Borrower**
- a. Are there any outstanding judgements against you? ☐ yes ☒ no
 - b. Have you been declared bankrupt within the past 7 years? ☐ yes ☒ no
 - c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? ☐ yes ☒ no
 - d. Are you a party to a lawsuit? ☐ yes ☒ no
 - e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure or judgement? ☐ yes ☒ no
 - f. Are you presently delinquent or in default on any Federal debt or other loan, mortgage, financial obligation, bond or loan guarantee? ☐ yes ☒ no
 - g. Are you obligated to pay alimony, child support, or separate maintenance? ☐ yes ☒ no
 - h. Is any part of the down payment borrowed? ☐ yes ☒ no
 - i. Are you a co-maker or endorser on a note? ☐ yes ☒ no
- Please explain any "yes" answers in questions "a" through "i":

- j. Are you a US citizen? ☐ yes ☒ no
- k. If not, are you a permanent resident alien? ☐ yes ☒ no
- l. Do you intend to occupy the property as your primary residence? (if "yes", complete "m" below) ☐ yes ☒ no
- m. Have you had ownership interest in property in the last three years? ☐ yes ☒ no

(1) What type of property did you own?

Property 1	
Property 2	
Property 3	

(2) How do you hold title to the home?

Property 1	
-------------------	--

Figure 28

Figure 29

https://onesystem.onepipeline.com/LOS.nsf/all/4B9A064E8AA7A8DB8725693E00B367647EditDocument - Microsoft Internet Explorer

Need to ask a question?	Click here for help.	Approved Loan Products	eXpress Application
Disclosures Get Started Loan Property Borrower Financial Documentation Approved Products Origination Request Results			

"See what we mean by fast? You're well on your way..."



Save

Instructions: A preliminary loan decision is listed below.

Page
9 of 9

Loan number: 120776	Loan Originator: Joe Realtor	Borrower: Frank Schuk
Total Borrowers: 1	Loan Purpose: Purchase	

We have not yet received your Credit Report electronically.
Click [here](#) to continue and our underwriting staff will begin work on this application.
You will have an underwriting decision within 24 hours.

Insert any extra information you may think be useful for the loan application

Delete

Go Back



Welcome, Joe Realtor

Task Li

Main Menu

Start A New Loan

Check Loan Status

Here are your tasks.

task description

892827 - Ben Franklin: Order acceptable commitment for title insurance.
892827 - Ben Franklin: Order acceptable hazard insurance coverage with cor
892827 - Ben Franklin: Obtain signed 1003_Good Faith Estimate_Truth in L
892827 - Ben Franklin: Order flood certification with applicable coverage.
892827 - Ben Franklin: Obtain signed copy of Credit Authorization and Busi
892827 - Ben Franklin: Schedule Closing
718330 - Nikki Bennett: Obtain signed copy of Credit Authorization and Bus
718330 - Nikki Bennett: Obtain signed 1003_Good Faith Estimate_Truth in
718330 - Nikki Bennett: Provide regular Borrower updates
718330 - Nikki Bennett: Obtain ### months most recent (consecutive) bank s
693954 - Tom Thumb: Provide regular Borrower updates
693954 - Tom Thumb: Your assigned processing center is:
privacy policy

assigned to

Joe Realtor
Joe Realtor
Joe Realtor
Joe Realtor
Joe Realtor
Joe Realtor
Joe Realtor
Joe Realtor
Joe Realtor
Joe Realtor
Joe Realtor

Figure 30

103108-0-0464080

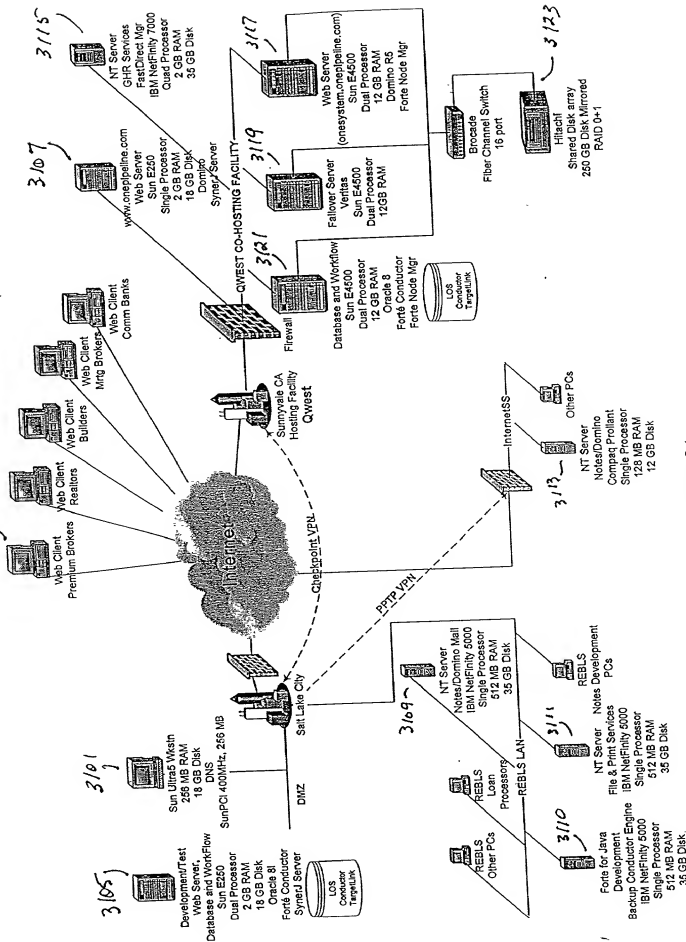


Figure 31

INPUT GATEWAY

3400

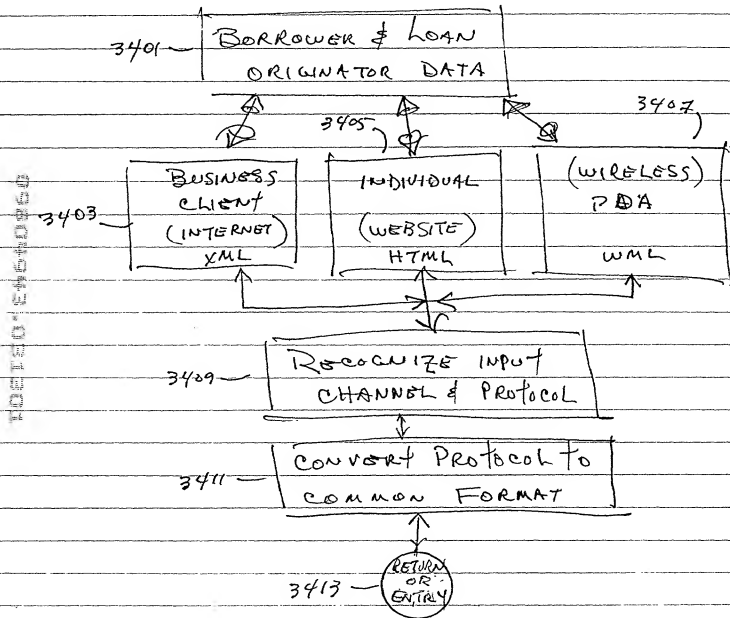


Figure 33

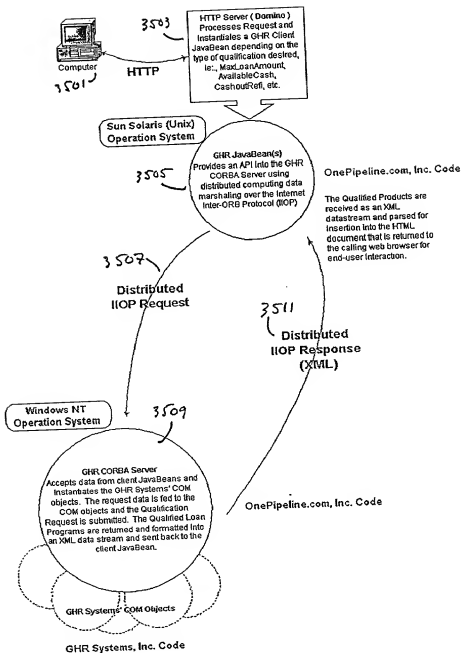


Figure 34

Figure 35

4200

TASK Maintenance & Status Reporting Gateway

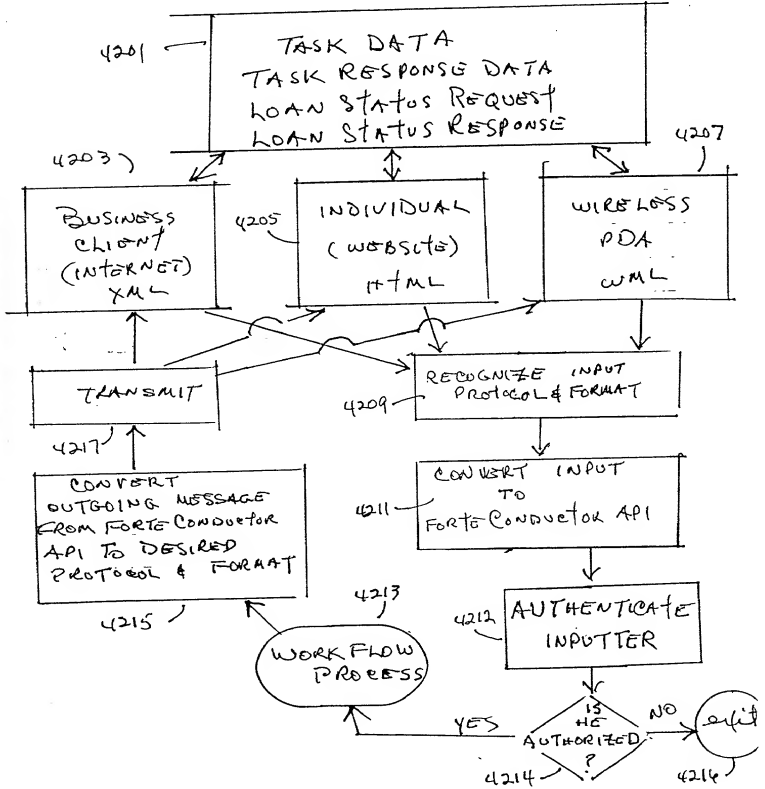


Figure 36

4400

TRANSACTION SERVICE PROVIDER GATEWAY

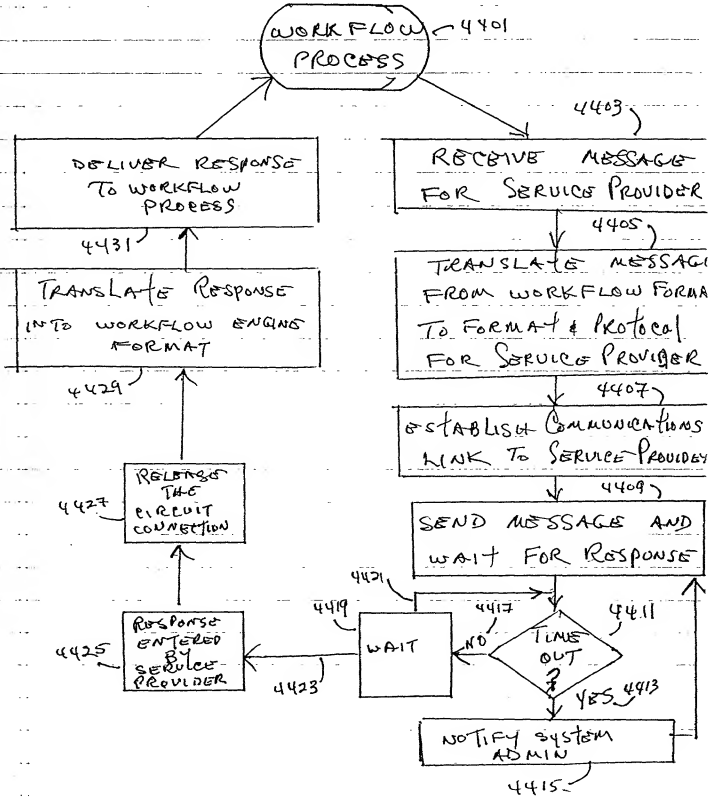


Figure 37

https://onesystem.onepipeline.com/LOS.nsf/allLoansWeb/4B9A064EBAA7ABDCB8725693E006367F4

ask icon? Click here for help.

Loan Origination Request **express Application**

Disclosures Get Started Loan Property Borrower Financial Calculations Approved Products Origination Request Results

"Congratulations.
We'll get back
to you within
24 hours."



RESPA guidelines require that the Loan Originator must, at a minimum, complete the tasks outlined under E 1 and 2 of the OnePipeline Automated Compliance System in order to earn any portion of the loan origination fee. To earn the FULL loan origination fee, a Loan Originator must also complete all the tasks outlined under Steps 4 and 5. Further, if the Loan Originator does not complete all the tasks within a selected Step in the designated time frame, that portion of the loan origination fee associated with that entire step will be paid to the party completing the tasks. This rule is designed to insure that OnePipeline loan originators meet or exceed the minimum threshold work requirements of RESPA for earning any compensation.

Instructions:

- 1) Authorize the loan origination fee, by entering a percentage in the space provided below
- 2) Select any of the unassigned the Steps that you, as Loan Originator, would like to complete.
- 3) Assign any remaining Steps to your Real Estate Broker or Mortgage Broker

I authorize a loan origination fee of % and request a loan for \$13500.

Loan number: 120775	Loan Originator: Joe Realtor	Borrower: Frank Schumk
Total Borrowers: 1	Loan Purpose: Purchase	

Step 1: Consultation and Pre-Qualification 15% of loan origination fee

Task

- Coordinate marketing and advertising for potential borrowers ☒ Loan Originator
 - Review and explain entire loan process to borrower
 - Review and explain Pre-Qualification process with borrower
 - Complete online Pre-Qualification process with borrower
 - Compare lenders for 30 year fixed rate loans
 - Select a preferred lender or interest rate
 - Assess borrower's credit situation
 - Offer credit repair information and advice
 - Assess current financial situation, including income/debt ratios, assets, and current housing situation
 - Review and explain the different loan programs available based on the borrower's situation
 - Determine the specific loan program best suited for the borrower based on the type of loan, cost of loan, interest rate and loan to value percentages
- Review and explain the estimate of costs of the loan

Figure 38

Step 2: Loan Application
20% of loan origination fee

Task

- Collect basic financial information from borrower
- Review and explain the Authorization to Verify Information to the borrower
- Have the borrower sign the Authorization to Verify Information
- Review and explain the Business Disclosure Statement to the borrower
- Have the borrower sign the Business Disclosure Statement
- Complete the online Loan Application
 - Estimate property value of new property purchase
 - Determining down payment and loan to value for the new property purchase
 - Review new property purchase information and status
 - Review and correct current financial situation from Pre-Qualification
 - Collect borrower information including declarations
- Determine loan origination fee
- Select any of the unassigned Steps that you, as the loan originator, want to complete. Assign remaining Steps to your Real Estate Broker or Mortgage Broker as appropriate.
- Schedule closing with borrower
- Order Title Report
- Order Appraisal

Loan Originator

Figure 39

Step 3: Loan Review and Administrative Tasks
15% of loan origination fee

Task

- Provide quality control for and file/store copies of Authorization to Verify Form, Business Disclosure Form, Good Faith Estimate, Truth In Lending Statement and other disclosures
 - Review loan file for accuracy with the borrower
 - Review and explain underwriting process and conditions with borrower
 - Review and explain underwriting process with borrower
 - Review and explain the financial information needed from the borrower
 - Review and explain the reason for the Homeowner's Insurance Binder with the borrower
 - Review and explain the reason for Title Report to the borrower
 - Review and explain the reason for the Appraisal to the borrower
 - Review and explain the reason for Flood Certification to the borrower
 - Review and explain the reason for the Survey (as required)
 - Review of the underwriting conditions
 - Submit file for underwriting approval
- ☐ Loan Originator
☐ Real Estate Broker
☐ Mortgage Processing Center

Figure 40

Step 4: Borrower Updates and Loan Processing
35% of loan origination fee

Task

- Review and explain underwriting decision with borrower
- Review and explain other closing conditions to the borrower
 - Review and explain the Good Faith Estimate with borrower
 - Review and explain the Truth in Lending statement with borrower
 - Review and explain other federal and state disclosures with borrower
- Get borrower's signature on documents
- Collect the mandatory conditions from the borrower
 - Collect the income information (paystubs, W2 and tax records as required)
 - Collect the bank statements from the borrower
 - Collect the Insurance Binder information
- Forward all conditions to processing
- Review and explain the results of the Title Report
- Review and explain the results of the Appraisal
- Review and explain the results of the Flood Certification
- Provide regular status updates to the borrower
- Order the Flood Certification
- Order the Survey (as required)

- Ⓒ Loan Originator
- Ⓒ Real Estate Broker
- Ⓒ Mortgage Processing Center

Step 5: Closing
15% of loan origination fee

Task

- Review and authorize the Clear to Close document from processing
- Lock the interest rate for the loan
- Coordinate closing with borrower and title company.
- Attend closing

- Ⓒ Loan Originator
- Ⓒ Real Estate Broker
- Ⓒ Mortgage Processing Center

Change to View By Borrower

Task Description

Step #2	Assigned To
717178 - Brad Sullivan: Order acceptable commitment for title insurance.	Joe Realtor
717178 - Brad Sullivan: Order acceptable appraisal for no less than \$1250	Joe Realtor
Step #3	Assigned To
125938 - C Lake: Obtain acceptable purchase agreement with all addendums	Joe Realtor
125938 - C Lake: Order acceptable appraisal for no less than \$###	Joe Realtor
125938 - C Lake: Obtain signed copy of Credit Authorization and Business	Joe Realtor
125938 - C Lake: Obtain ### months most recent (consecutive) bank statements	Joe Realtor
125938 - C Lake: Obtain acceptable purchase agreement with all addendums	Joe Realtor
125938 - C Lake: Order acceptable commitment for title insurance.	Joe Realtor
125938 - C Lake: Order acceptable appraisal for no less than \$####	Joe Realtor
125938 - C Lake: Obtain acceptable purchase agreement with all addendums	Joe Realtor
274430 - Brad Sullivan: Order acceptable commitment for title insurance.	Joe Realtor
274430 - Brad Sullivan: Obtain signed 1003, Good Faith Estimate, Truth in	Joe Realtor
274430 - Brad Sullivan: Obtain ### months most recent (consecutive) bank	Joe Realtor
274430 - Brad Sullivan: Obtain acceptable purchase agreement with all add	Joe Realtor
274430 - Brad Sullivan: Order acceptable appraisal for no less than \$####	Joe Realtor
274430 - Brad Sullivan: Disclose acceptable mortgage insurance certificat	Joe Realtor
274430 - Brad Sullivan: Order acceptable hazard insurance coverage with c	Joe Realtor
274430 - Brad Sullivan: Obtain Verification of Deposit for all accounts.	Joe Realtor
274430 - Brad Sullivan: Obtain acceptable purchase agreement with all add	Joe Realtor
274430 - Brad Sullivan: Order acceptable appraisal for no less than \$####	Joe Realtor
274430 - Brad Sullivan: Obtain acceptable purchase agreement with all add	Joe Realtor
274430 - Brad Sullivan: Order acceptable appraisal for no less than \$####	Joe Realtor
274430 - Brad Sullivan: Order acceptable commitment for title insurance.	Joe Realtor
27807 - FAUSTO ARCEO: Obtain signed 1003, Good Faith Estimate, Truth in L	Joe Realtor
27807 - FAUSTO ARCEO: Order acceptable appraisal for no less than \$####	Joe Realtor

Return to Main Menu

Figure 41